

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gordon Lee Howard  
 Debtor

Case No. 18-15556-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db +Gordon Lee Howard, 7600 Woodbine Road, Macungie, PA 18062-9306  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14185016 Carrington Mortgage Services, 2201 East 196th Street, Westfield, IN 46074  
 14187460 +Carrington Mortgage Services, LLC, c/o Kevin G. McDonald, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 14185019 FMS, PO Box 707600, Tulsa, OK 74170-7600  
 14185020 +Linda Malischewski, 7600 Woodline Road, Macungie, PA 18062-9306  
 14185022 Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2018 03:51:17  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 22 2018 03:52:08 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14185017 +EDI: CITICORP.COM Dec 22 2018 08:43:00 CitiCards/CBNA, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14185018 EDI: DISCOVER.COM Dec 22 2018 08:43:00 Discover Financial Services LLC, PO Box 15316,  
 Wilmington, DE 19850  
 14185021 +EDI: RESURGENT.COM Dec 22 2018 08:43:00 LVNV Funding LLC,  
 c/o Rusurgent Capital Services LP, PO Box 10466, Greenville, SC 29603-0466  
 14229528 EDI: BECKLEE.COM Dec 22 2018 08:43:00 State Farm Bank, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14185023 +EDI: STFM.COM Dec 22 2018 08:43:00 State Farm Bank, PO Box 2313,  
 Bloomington, IL 61702-2313

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Gordon Lee Howard claputka@laputkalaw.com,  
 jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com  
 KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**